

Poverty of Older Women Across the Rural-Urban Continuum

Poverty rates for persons 60 years and older are higher in the most rural counties than in more urban counties. Women age 75 and older account for about three-fourths of the older population in poverty. This article examines variation in poverty status (a critical indicator of well-being) among older women across the rural-urban continuum and by selected socioeconomic characteristics.

The aging of the U.S. population poses new social and policy challenges. The number of Americans age 60 and older was about 41 million in 1996 and is expected to more than double by 2030, when the proportion of the elderly is projected to exceed 20 percent of the population. The distribution of the older population is far from uniform across nonmetro America. The regional differences are distinctive, showing considerable variation in the changing number and proportion of elderly persons, based on differences in natural increase and net migration (Fuguitt and Beale, 1993). The future size of the older population is of fundamental importance for planning budget outlays and assessing liabilities of federally sponsored health and pension programs.

Poverty status is a critical indicator of well-being among the elderly. The elderly poor have less access to support services, good housing, adequate nutrition, and transportation than their wealthier counterparts. One-quarter of all older Americans live in rural areas, many of which are deficient in health care and social services. Among those 60 years or older, poverty rates of nonmetro residents are higher than those of metro residents, a disparity that is most obvious among the oldest old. Rural areas are diverse in the extent to which poverty is characteristic among the rural elderly population (Glasgow, 1993). The geographic distribution of the elderly population directly affects disparities between resources and needs—medical,

social service, economic, housing, long-term care, and so forth—in communities, regions, and States.

It can be said that aging is a women's issue because women outnumber men at older ages. In 1996, there were about 23 million women 60 years and older to about 18 million older men. The difference between the number of men and women increases with advancing age; by age 75, women outnumber men 2 to 1. Because most older people are women, it is imperative that research studies on aging include both genders. As the National Institutes of Health (NIH) has recognized, research on women has been especially underrepresented and this relative lack of attention inadvertently helps to sustain older women's disadvantaged social, economic, and health status. Gender differences in older age disability and mortality will have an impact on the local community in terms of demand for services.

This article examines differences in poverty of the older population by county type. Two basic questions are raised: (1) does poverty vary systematically across the rural-urban continuum?, and (2) are metro-nonmetro differences in poverty rates for the older population due to the composition of the older population in rural and urban areas or to a higher risk of poverty among the rural elderly? This article examines the poverty status and selected social characteristics of older women by place of residence.

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A classification scheme called the rural-urban continuum is used to distinguish metropolitan (metro) counties by size and nonmetropolitan (nonmetro) counties by degree of urbanization and proximity to metro areas. This results in a 10-part county classification. The four metro categories are (1) central counties of metro areas of 1 million population or more, (2) fringe counties of metro areas of 1 million population or more, (3) counties in metro areas of 250,000 to 999,999 population, and (4) counties in metro areas of fewer than 250,000 population. The six nonmetro categories are (1) urban population of 20,000 or more, adjacent to a metro area, (2) urban population of 20,000 or more, not adjacent to a metro area, (3) urban population of 2,500 to 19,999, adjacent to a metro area, (4) urban population of 2,500 to 19,999, not adjacent to a metro area, (5) completely rural or less than 2,500 urban population, adjacent to a metro area, and (6) completely rural or less than 2,500 urban population, not adjacent to a metro area. The analysis is based on data from the 1990 Census STF4 files.

Level of Poverty Increases Moving From Most Urban to Most Rural Counties

Poverty rates for older women are nearly twice that of older men (fig. 1). For both men and women, nonmetro poverty rates are substantially higher than metro rates, and the pattern of increasing poverty with increasing rurality is clear. For example, 12 percent of women 60

years and older in the most urban counties are below the poverty line. Moving along the rural-urban continuum, 25 percent of older women in the most rural counties are below the poverty line.

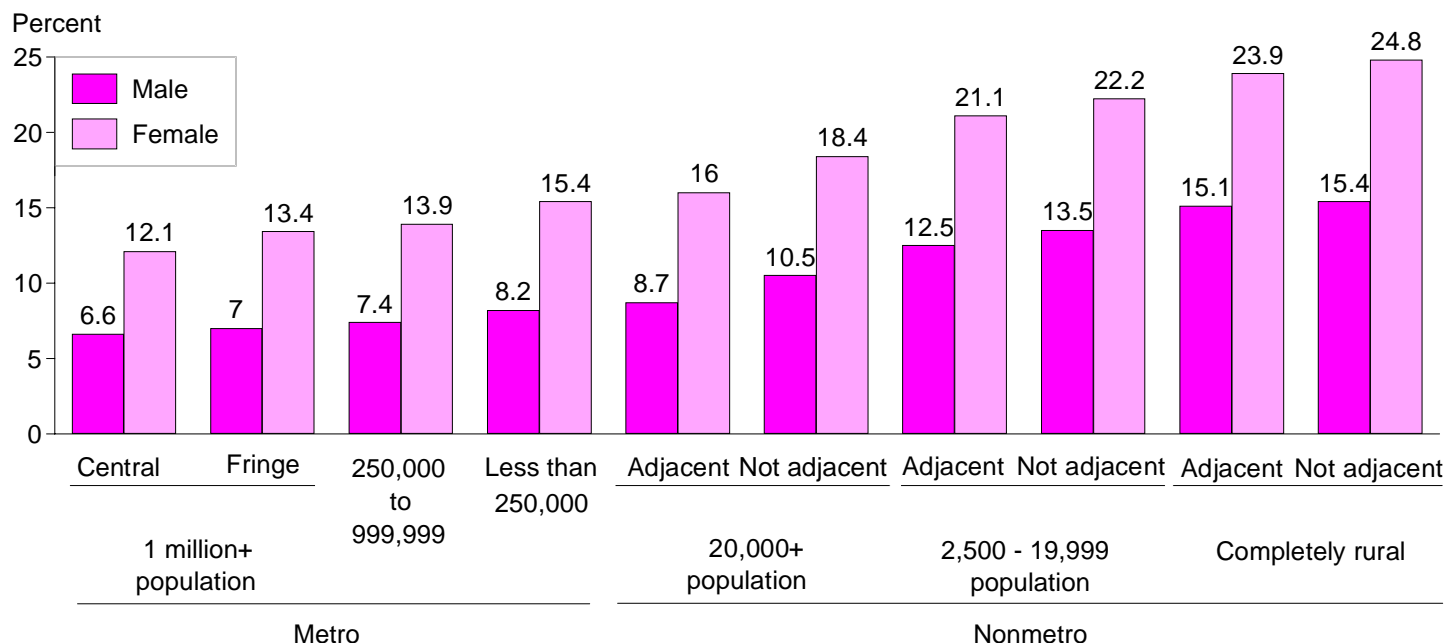
Southern counties have higher proportions of older persons in poverty. The older population is concentrated in the South, although a substantial proportion of the non-metro elderly resides in the Midwest. Nearly 12 percent of poor older men and 20 percent of poor older women reside in southern counties. Figure 2 illustrates the regional distribution of poverty among older women, ranging from low poverty in northeastern and western counties (15 percent or less of older women in poverty) to the high concentration of poverty in southern counties (25 percent or higher). Among the general population, poverty is higher in rural than in urban areas, and the poverty rate is highest in the South.

While poverty rates are higher for older women than men, women's share of the poor population illustrates somewhat more dramatically the plight of older women. Women comprise over two-thirds of the poor population 60 years and older. The most rural counties have a smaller share of older women in the poverty population (66 percent) than do the most urban counties (72 percent). Far more older women than men live in or near poverty, and many cannot afford to retire. Their lesser economic

Figure 1

Poverty rates of persons 60 years and older by gender and rural-urban continuum code

Poverty rates rise along the continuum from most urban to most rural counties

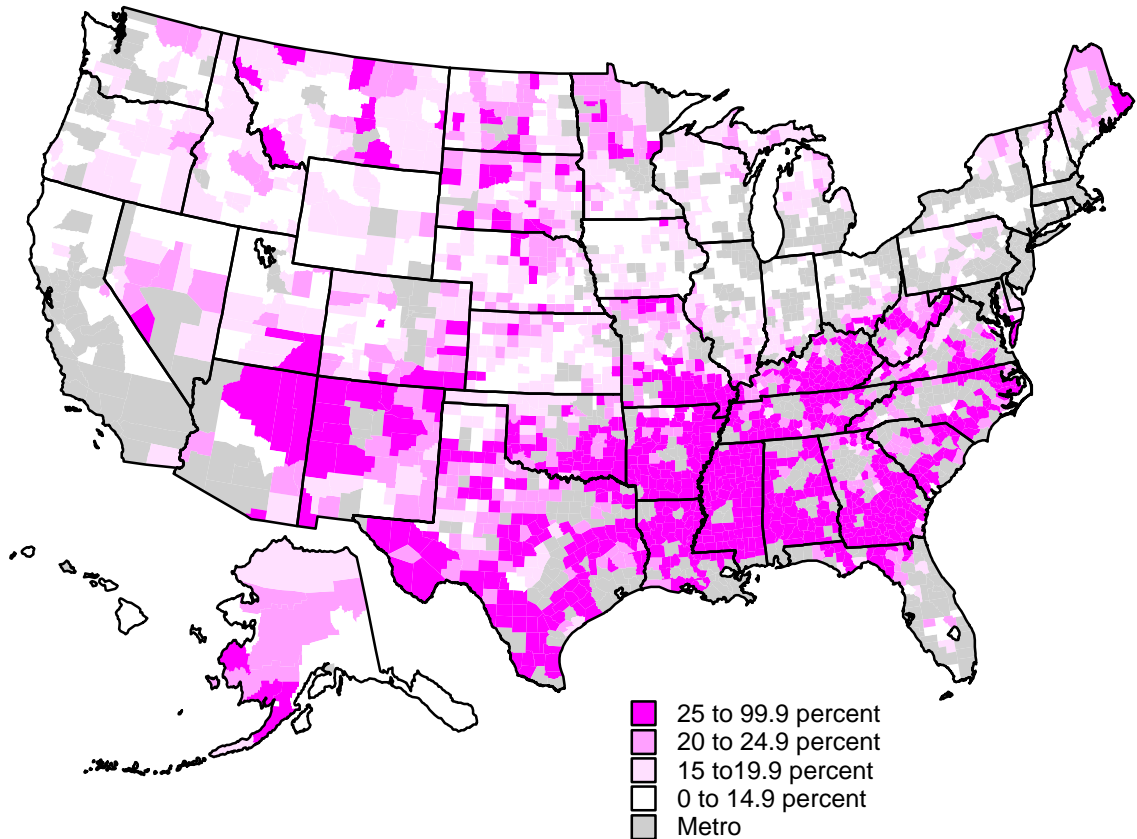


Source: Calculated by ERS from data from the Bureau of the Census, 1990 Census STF4 file.

Figure 2

Percentage of nonmetro older women below the poverty line

Poor older women are concentrated in Southern counties



Source: 1990 Census STF4 file.

security and higher risk of poverty is even greater for divorced or widowed women.

Within the older population, age is also an important factor in poverty status. Poverty rates for women 75 years and older are uniformly higher than when the young old (60 to 74 year olds) are included. For example, 34 percent of women 75 years and older are poor in completely rural, nonadjacent counties versus 25 percent for women 60 years and older in the same type counties. Poverty rates of women 75 years and older are higher moving across the rural-urban continuum from the most urban to the most rural county (fig. 3). Looking at the percentage of women in the poor population 75 years and older, women comprise 78 percent of the poor population in the most urban counties but only 71 percent in the most remote rural counties. Furthermore, the highest poverty rates for women 75 years and older are not found in the South. Instead, poverty is highest in the Northeast where women 75 years and older are 80 percent of the poor population, reflecting some return migration of the oldest old.

Older Renters Comprise a Disproportionate Share of the Poverty Population

Most older persons own their own homes (over four-fifths), a measure of economic security. Nonmetro counties have a somewhat higher share of homeowners. Home ownership ranges from 82 percent in northeastern counties to 90 percent in midwestern counties, reflecting the higher home ownership in the more rural Midwest. Older residents who own their own homes have very low poverty rates in metro counties (4 to 6 percent), and while still low, the rates in nonmetro counties are about twice as high (6 to 12 percent), increasing across the rural-urban continuum to the most rural counties. A similar pattern is found among those 75 years and older, with rates of 5 to 8 percent among metro county types, climbing to 16 percent in the most remote rural counties. Poverty rates of homeowners age 60 and older are highest in southern counties (9 percent).

Older renters make up a disproportionate share of the poverty population, especially in metro counties where 22 to 42 percent of the poverty population 60 years and older

were renters. A lower share of renters are below the poverty level in nonmetro counties, with 16 percent of the poverty population consisting of renters in completely rural counties, climbing to 23 percent for nonmetro counties with an urban population of 20,000 or more, adjacent to a metro area. Similarly, 16 percent of the poor population 75 years and older are renters in the completely rural counties, climbing to 38 percent in the most urban counties. The highest share of renters (43 percent) in the poverty population is in the Northeast.

A Greater Share of Poor Families in Nonmetro Counties Are Married Couples

Social support networks, measured by family type and household relationship, have an important bearing on poverty status. Metro counties have low poverty rates (3 to 5 percent) for older married-couple families. Nonmetro counties have higher poverty rates among older married-couple families. The rates increase with degree of rurality, from 5 percent in counties with an urban population of 20,000 or more, adjacent to a metro area, to 10 percent in completely rural counties. Similarly, among women 75 years and older, 4 percent are in married-couple families below the poverty level in the most urban counties, increasing along the rural-urban continuum to 13 percent in the completely rural counties. The most rural counties also have the highest share of poor families as married couples (75 percent) compared with 59 percent for the

most urban counties. Poverty rates are higher for female householders. Metro counties have a higher share of female householders in poverty (24 to 35 percent) compared with 20 to 26 percent in nonmetro counties. These patterns partly reflect the marital composition of the area, with nonmetro older persons more likely than metro older persons to be in married-couple families.

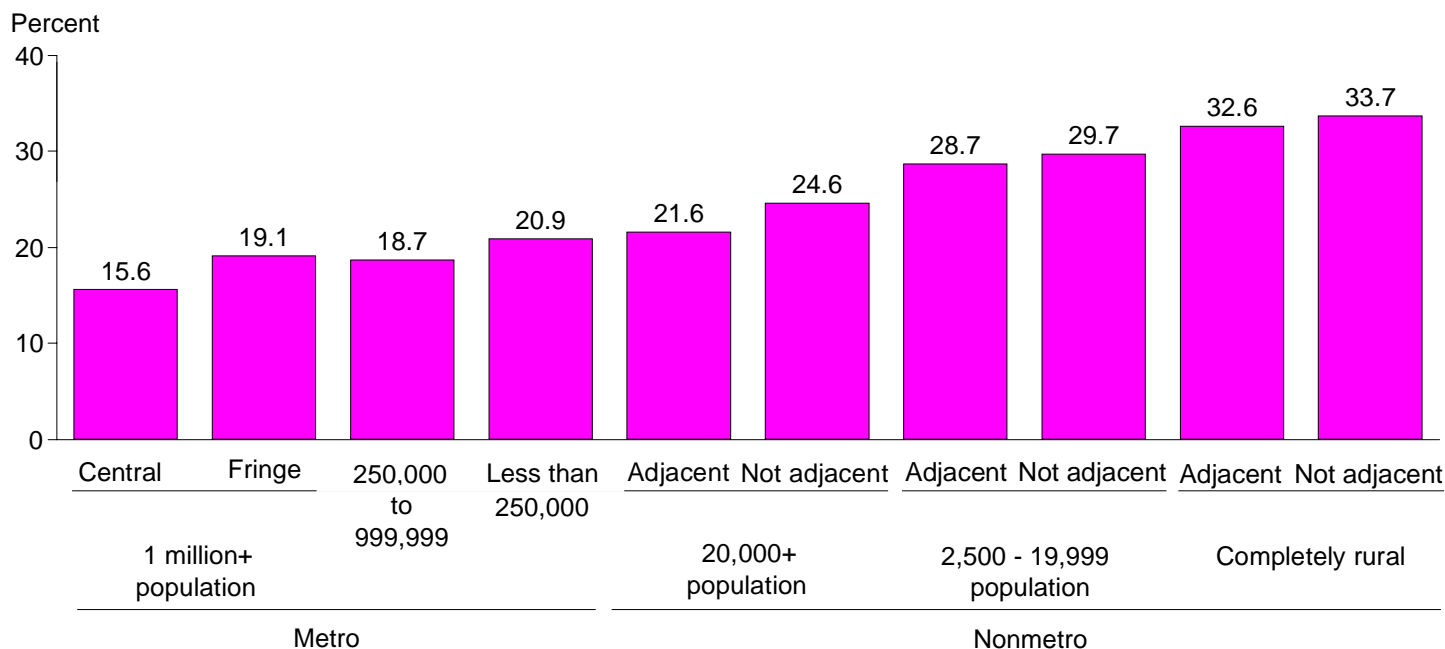
The percentage of married women 60 years and older varies between 42 percent and 48 percent, with the share of married women slightly larger in nonmetro counties than in metro counties. The percentage of women married at ages 75 and over ranges from 22 to 26 percent in the remote rural counties. A slightly higher percentage of widows is found moving across the rural-urban continuum to the more rural counties. The share of widows in metro counties averages 42 percent, but is slightly higher in nonmetro counties—44 percent in completely rural counties and 45 percent in nonadjacent nonmetro counties with an urban population of 2,500 to 19,999. The overall percentage of widows among women age 75 and over is higher (66 to 68 percent), with no clear rural-urban pattern. Thus, marital composition alone would not predispose nonmetro counties to higher poverty among older women.

Regional variation shows that the West, which has lower poverty rates, has the highest share of married women

Figure 3

Poverty rates of women 75 years and older by rural-urban continuum code

Poverty rates of women 75 years and older increase with rurality



Source: Calculated by ERS from data from the Bureau of the Census, 1990 Census STF4 file.

60 years and older and the lowest share of widows. A similar pattern is found at more advanced ages. On the other hand, the South has the highest proportion of widows (44 percent), which may affect the region's higher poverty rates.

Older Women Living Alone Are More Likely To Be Poor

Poverty rates for females 60 years and older living alone follow the same pattern as poverty rates for all older women, increasing with degree of rurality. Living alone places older women at greater risk of poverty, as seen by comparing the percentage of poor people who are women (78 to 82 percent) with the percentage of women among older people who are poor and also live alone (87 to 96 percent). Nonmetro counties have a higher share of poor older women living alone, from 92 percent of nonmetro counties with an urban population of 20,000 or more, adjacent to a metro area, to 96 percent for completely rural counties.

Poverty rates for older women living alone are highest in the South (25 percent). Because the South has higher poverty rates overall, its share of poor older women out of the total population of poor persons 60 and older (80 percent) is slightly lower than the share in the Northeast and Midwest (82 percent). The economic vulnerability of older women who live alone is emphasized by the high proportion of the poor older population who are older women living alone (93 percent in counties in the South and 89 percent in the Northeast).

Most older women are in family households (67 to 71 percent), with 23 to 27 percent living alone in nonfamily households and 4 to 5 percent in group quarters. The household composition in the South would not predispose the region to higher poverty. In fact, the South is more likely to have older women in family households than the Northeast or Midwest, and fewer widows, both conditions associated with a lower risk of poverty among older women.

As older women age, their economic situation further deteriorates. Eighty-six percent of the poor population 75 years and older in metro counties are women, and 82 to 85 percent in nonmetro counties. Most of the oldest old women in poverty live alone. Moving along the rural-urban continuum, 90 percent of poor women 75 and older in the most urban counties live alone compared with 97 percent in the most remote rural counties. Counties in the South have the worst situation for women 75 years and older, with 95 percent of these women who live alone falling below the poverty level.

Women's household living arrangements clearly shift at advanced ages. A smaller share of women age 75 and

older are part of family households (48 to 52 percent), and over one-third live alone in nonfamily households. Older women residents of nonmetro counties are slightly more inclined to live alone in nonfamily households than those in metro counties. Counties in the Midwest tend to have a greater share of women 75 years and older living alone. This can be explained by the aging in place in many areas of the Midwest, especially the Corn Belt and Great Plains. Advanced age and living alone place older women at greater risk of poverty.

Most older persons living alone have incomes under \$25,000, placing them at risk of falling below the poverty line. Once again, those in metro counties tend to be better off, with a larger share of older residents with incomes of \$25,000 and above. For example, 11 percent of older women in the most urban counties who lived alone had incomes under \$10,000 compared with 17 percent of those in completely rural counties. Among those 75 years and older, a larger share are in the lowest income category and rural-urban differences are wider. In the most urban counties, 18 percent of women 75 years and older live alone and have incomes under \$10,000, increasing with degree of rurality to 27 percent of those in the most remote rural counties. In the general population, rural median household income is about 77 percent that of urban areas.

Regional differences in the income of older persons living alone show only slight variation; southern counties have the largest proportion of residents 60 years and older living alone with incomes under \$10,000 (14 percent). At ages 75 and older, a greater share of residents living alone had incomes under \$10,000, fully 22 percent in both the Midwest and the South.

The Older Population Is Concentrated in the South

As seen above, older women living alone and widows are more likely to be poor. Poverty is associated with other characteristics, such as age, disability, educational attainment, and employment status. The composition of the older population across the rural-urban continuum could affect poverty rates. In 1996, 93 percent of the nonmetro population age 60 and older was white as was 88 percent of the metro older population. Minorities are a smaller share of the older population than of the general population, and poverty tends to be higher among minorities. While the older population is becoming more racially and ethnically diverse, it is still predominantly white. The older population is concentrated in the South, with a substantial proportion of nonmetro elderly residing in the Midwest. The regional distribution of the older population does not differ from that of the general population. This article now looks at these associated factors to see if their distribution differs

across the rural-urban continuum and may consequently affect poverty rates. Do counties with high poverty also have a larger share of older women who are at advanced ages or are less educated?

The age-sex distribution of the population 60 years and older is similar by metro-nonmetro residence. The population age 60 years and older represents 18 percent of the nonmetro population and 15 percent of the metro population. The age distribution of older women shows only slight differences along the rural-urban continuum (fig. 4). Nonmetro counties have an increasing share of the oldest women age 75 and older, moving along the continuum from counties with an urban population of 20,000 or more to completely rural counties. No distinct pattern is seen in older women under 75 years of age by degree of rurality. Advanced age presents a greater risk of poverty.

Mobility and self-care limitations among older persons do not show a clear pattern of differences by degree of rurality, even among the oldest old. About 8 to 9 percent of all counties, regardless of metro-nonmetro residential type, are comprised of older women residents who have a mobility limitation and 5 percent or less with a self-care

limitation. Obtaining medical care and services for such limitations may vary by residence, being less accessible in more remote areas. Although older women in nonmetro counties are slightly more apt to have a work disability, no residential differences are found in terms of the disability preventing them from working. The share of older women with work disabilities in metro counties is 31 to 33 percent compared with 34 to 39 percent in nonmetro counties, increasing with degree of rurality. The loss of income from a work disability would predispose these older women to fall below the poverty line.

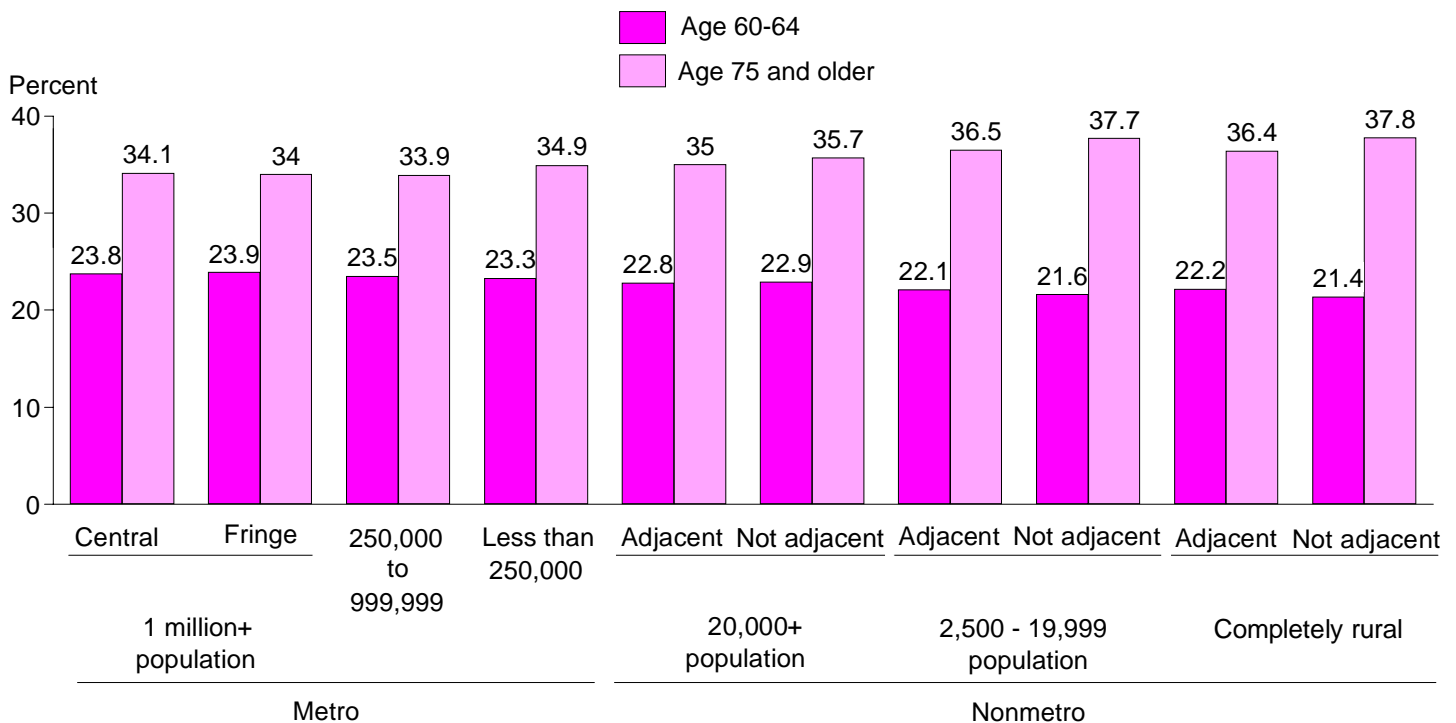
Less-Educated Older Women Reside in the More Rural Counties

Lower educational attainment has an adverse effect on economic well-being. A clear pattern emerges of lower educational attainment with increasing rurality (fig. 5). The share of older women high school graduates in metro counties is 32 to 33 percent. In nonmetro counties, the percentage of high school graduates declines as ruralness increases, from 32 percent in nonmetro counties with an urban population of 20,000 or more, adjacent to a metro area, to 27 percent in completely rural counties. Those with less than a high school education are particularly

Figure 4

Comparison of women age 60-64 with women age 75 and older

The most rural counties have a slightly higher proportion of the oldest women age 75 and older

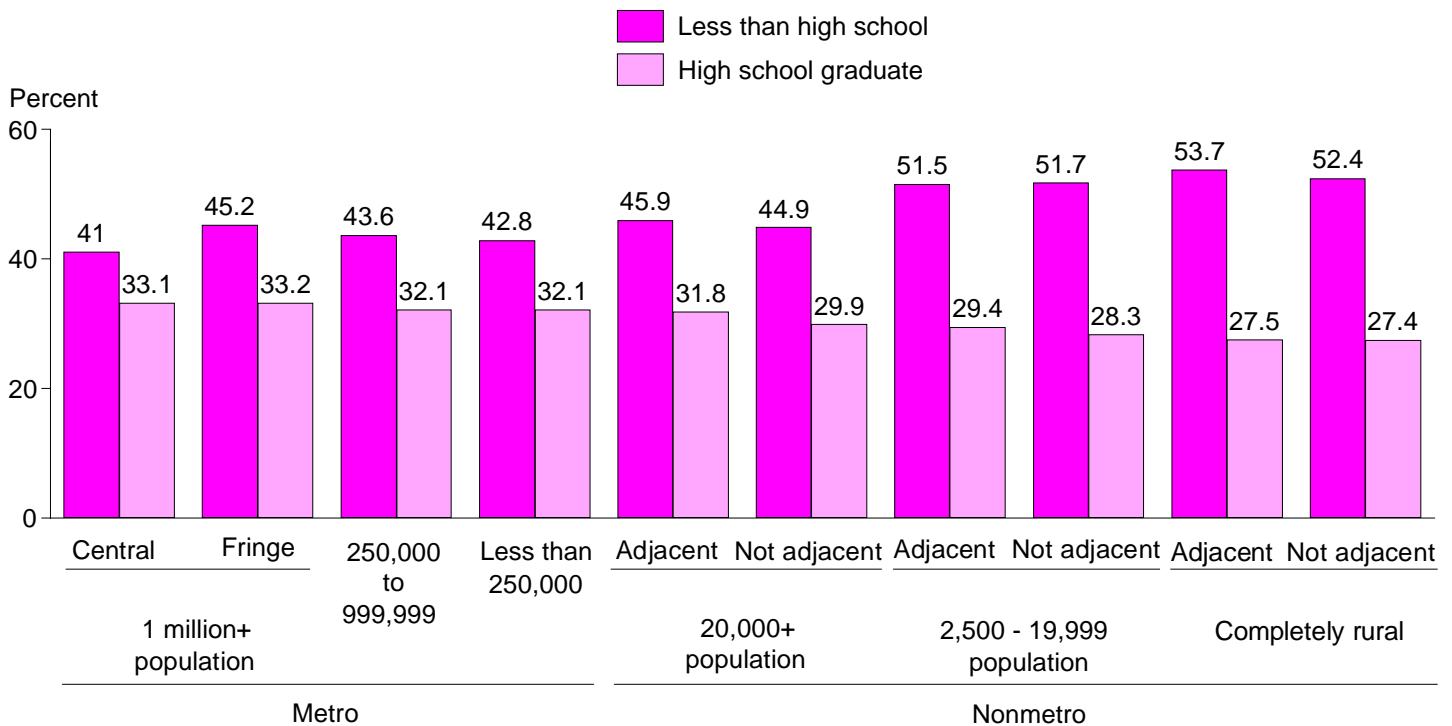


Source: Calculated by ERS from data from the Bureau of the Census, 1990 Census STF4 file.

Figure 5

Educational attainment of women 60 years and older by rural-urban continuum code

Educational attainment decreases along the continuum from most urban to most rural counties



Source: Calculated by ERS from data from the Bureau of the Census, 1990 Census STF4 file.

vulnerable to adverse economic circumstances. While 41 percent of older women in the most urban metro counties have less than a high school education, fully 54 percent did so in completely rural counties, adjacent to metro areas. As expected, the poorest region—the South—has by far the highest share of older women without a high school education and also the lowest percentage having completed high school.

At ages 75 and older, educational differences by rurality are even more striking. The more remote rural counties along the continuum have a larger share of less-educated older women residents, and since a higher proportion of the oldest women do not have high school diplomas, they are at an even greater economic risk. Slightly more than half of women 75 years and older in metro counties have not graduated from high school compared with 56 percent in the most urban of nonmetro counties and 63 percent in completely rural counties. The less-educated older women residents in nonmetro counties are at a financial disadvantage throughout their working lives, with higher poverty and lower retirement incomes. Regionally, the West has both the lowest percentage of older women residents without a high school education as well as the highest percentage having attended college. Again, the South, with its higher poverty, has the highest share of older

women with only a high school education or fewer years of schooling. Lower educational attainment and less continuous work history for many older women would result in lower retirement incomes and benefits.

A slightly higher percentage of older women are employed in metro counties (nearly 16 percent in the most urban counties) than in nonmetro counties (12 to 13 percent). Except in the most urban counties on the rural-urban continuum (83 percent not in the labor force), 86 to 87 percent of older women are not in the labor force. By ages 75 and older, almost all women are out of the labor force, with no rural-urban or regional variation. The South has a smaller share of employed older women and a larger share not in the labor force, coinciding with the higher poverty rates in the region. Rural workers in the general population are more likely than urban workers to be below or near poverty.

Higher Poverty Among the Rural Elderly Argues for Public Policy Adjustments in Areas Such as Health and Pension Programs

There is a strong positive relationship between the poverty rates of older women and the ruralness of the county in which they reside. The lower educational levels of nonmetro elders are associated with higher poverty. Other

compositional factors of a county's older population may also affect poverty, but they alone are unlikely to explain the difference in poverty rates between metro and non-metro older residents. The risk of poverty remains greater among the rural elderly. Rural development specialists need to acknowledge differences in well-being by rurality and take into account the special needs of rural women who live alone.

Present-day cohorts of older women spent all or most of their working lives in traditional roles involving limited market work experience. Many older women who worked in the formal labor market experienced interrupted work patterns, including midlife career entry and frequent job changes, which are most often the consequence of child-bearing and child rearing responsibilities. The economic circumstances of many older widows could be improved with different patterns of private savings or government transfers. It is important to understand how several factors, including work history, sex discrimination in the workplace, family roles (especially caregiving), divorce, and changes in pension coverage, influence the retirement income and economic well-being of older women.

Changing patterns in the number and percentage of older residents can substantially affect communities in growth or decline. Changes in tax bases, real estate values, and institutional resources often determine a community's ability to meet the needs of a changing elderly population. The lesser availability of health care and social services may cause a greater number of elderly persons in rural areas to have unmet needs.

An aging U.S. population results in a higher ratio of older persons to working-age persons, thereby increasing the burden of social transfers in public pension and medical care systems. An aging population also increases the need for private transfers of time and energy to care for sick or disabled elderly persons within families. The growing share of the total population in their retirement

years will necessitate continuing adjustments in the way demands for health care, housing, economic support, and related social and leisure services are defined, measured, and met. Public policy adjustments and private-sector innovations will be needed in such diverse areas as social security and pension planning, tax policy and savings incentives, technological advances in health care and environment, and even workplace conditions and immigration policies.

For Further Reading...

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